

Fill in this information to identify the case:

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Debtor 1 Bruce Delann Borah, Jr.

Debtor 2 Natividad Borah; fka Natividad Gonzales
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Georgia

Case number 20-40258-bem

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: United Security Financial CorpCourt claim no. (if known): 14-2

Last 4 digits of any number you use to
identify the debtor's account:

7 9 3 6**Date of payment change:**

Must be at least 21 days after date
of this notice 10/01/2021

New total payment:Principal, interest, and escrow, if any \$ 1,162.40**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 360.01New escrow payment: \$ 408.74**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Bruce Delann Borah, Jr. Case number (if known) 20-40258-bem
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile Date 09/10/2021
Signature

Print: D. Anthony Sottile Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
800-327-7861
814-260-4159 Fax
www.bsifinancial.com

BRUCE BORAH JR
116 HUNTINGTON WAY
DALLAS

GA 30132

YOUR LOAN NUMBER: [REDACTED]

DATE: 09/07/21

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - CORRECTION ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 10/21 THROUGH 09/22.

----- ANTICIPATED PAYMENTS FROM ESCROW - 10/21 THROUGH 09/22 -----

HOMEOWNERS INS	1872.00
FHA MIP -RBP	1080.72
COUNTY TAX	1705.14
CITY	247.13

TOTAL PAYMENTS FROM ESCROW 4904.99

MONTHLY PAYMENT TO ESCROW 408.74 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 10/21 THROUGH 09/22-----

-ANTICIPATED PAYMENTS-

-- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
		ACTUAL	STARTING BALANCE	1994.13	1705.14
OCT 21	408.74	90.06	FHA MIP -RBP	2312.81	2023.82
NOV 21	408.74	90.06	FHA MIP -RBP		
		1705.14	COUNTY TAX ALP	926.35	637.36
DEC 21	408.74	90.06	FHA MIP -RBP		
		247.13	CITY	997.90	708.91
JAN 22	408.74	90.06	FHA MIP -RBP	1316.58	1027.59
FEB 22	408.74	90.06	FHA MIP -RBP	1635.26	1346.27
MAR 22	408.74	90.06	FHA MIP -RBP	1953.94	1664.95
APR 22	408.74	90.06	FHA MIP -RBP	2272.62	1983.63
MAY 22	408.74	90.06	FHA MIP -RBP	2591.30	2302.31
JUN 22	408.74	90.06	FHA MIP -RBP	2909.98	2620.99
JUL 22	408.74	90.06	FHA MIP -RBP	3228.66	2939.67
AUG 22	408.74	90.06	FHA MIP -RBP	3547.34	3258.35

SEP 22 408.74 1872.00 HOMEOWNERS INS
90.06 FHA MIP -RBP 1994.02 1705.03

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS 0.00.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 288.99.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	753.66
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	408.74
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	0.00
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 10/01/21 1162.40
NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 637.36. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 637.36.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

10/19	349.99	11/19	349.99	12/19	7890.16	*
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

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BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ROME DIVISION**

In Re: Case No. 20-40258-bem

Bruce Delann Borah, Jr.
Natividad Borah
fka Natividad Gonzales

Chapter 13

Debtors. Judge Barbara Ellis-Monro

CERTIFICATE OF SERVICE

I certify that on September 10, 2021, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Jeffrey B. Kelly, Debtors' Counsel
kellycourtnotices@gmail.com

N. Whaley, Interim Chapter 13 Trustee
courtdailysummary@atlch13tt.com

Office of the United States Trustee
(registeredaddress)@usdoj.gov

I further certify that on September 10, 2021, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Bruce Delann Borah, Jr., Debtor
116 Huntington Way
Dallas, GA 30132

Natividad Borah, Debtor
116 Huntington Way
Dallas, GA 30132

Dated: September 10, 2021

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com